

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211
(A STOCK INSURANCE COMPANY)

ENDORSEMENT NO. 162
DISCRIMINATION OR WRONGFUL TERMINATION
COVERAGE PARTS 500, 950, 970 AND 980

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THE FOLLOWING CHANGES ARE MADE WHEN THIS ENDORSEMENT IS SHOWN IN THE DECLARATIONS.

THE DEFINITION OF "WRONGFUL TERMINATION" IS ADDED:

"WRONGFUL TERMINATION" MEANS THE TERMINATION OF AN EMPLOYMENT RELATIONSHIP IN A MANNER WHICH IS AGAINST THE LAW. *WRONGFUL *TERMINATION DOES NOT INCLUDE DAMAGES LEGALLY OWED UNDER AN EXPRESS CONTRACT OF EMPLOYMENT OR AN EXPRESS OBLIGATION TO MAKE PAYMENTS IN THE EVENT OF THE TERMINATION OF EMPLOYMENT.

THE DEFINITION OF *INJURY GROUP 6 UNDER COVERAGE PARTS 500, 950 & 980, AND PART (4) OF THE DEFINITION OF *INJURY UNDER COVERAGE PART 970, IS AMENDED TO READ:

*DISCRIMINATION OR *WRONGFUL *TERMINATION

WITH RESPECT TO *INJURY GROUP 6 UNDER COVERAGE PARTS 500, 950 & 980, AND PART (4) OF THE DEFINITION OF *INJURY UNDER COVERAGE PART 970, THE FOLLOWING EXCLUSIONS ARE ADDED:

THIS INSURANCE DOES NOT APPLY TO *INJURY:

- A) BASED UPON OR ARISING OUT OF CORPORATE REORGANIZATIONS, LAY-OFFS, CLOSINGS OR DOWNSIZING ACTIONS;
- B) BASED UPON OR ARISING OUT OF A LOCKOUT, STRIKE, PICKET LINE, REPLACEMENT OR OTHER SIMILAR ACTIONS RESULTING FROM LABOR DISPUTES OR LABOR NEGOTIATIONS.

THE DEFINITION OF *EMPLOYMENT *RELATED *DEFENSE UNDER COVERAGE PARTS 500, 950 & 980 IS REPLACED BY:

"EMPLOYMENT RELATED DEFENSE" MEANS ANY *SUIT FILED AGAINST *YOU DURING THE COVERAGE PART PERIOD BY OR ON BEHALF OF ANY EMPLOYEE ARISING OUT OF *YOUR EMPLOYMENT PRACTICES, OTHER THAN AS A RESULT OF AN *OCCURRENCE OR AS WOULD BE COVERED BY A WORKERS COMPENSATION OR EMPLOYERS LIABILITY POLICY.

THE * INDICATES THE WORD IS DEFINED IN THE COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211
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ENDORSEMENT NO. 185
RETAIL CHARGES DEFINED
COVERAGE PART 300
UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THE FOLLOWING DEFINITION IS ADDED:

"RETAIL CHARGES" MEANS THE USUAL AND CUSTOMARY PRICE *YOU CHARGE CUSTOMERS FOR PARTS, MATERIAL, OR LABOR. HOWEVER, WHEN LABOR IS PERFORMED OR WHEN PARTS, OR MATERIAL ARE FURNISHED BY A FACILITY NOT OWNED BY OR OTHERWISE AFFILIATED WITH *YOU, *RETAIL *CHARGES MEANS THE CUSTOMARY PRICE SUCH FACILITY CHARGES CUSTOMERS FOR PARTS, MATERIAL, OR LABOR.

THE SECOND PARAGRAPH OF HOW WE WILL PAY PROVISION IS REPLACED WITH THE FOLLOWING:

WHEN SETTLEMENT IS BASED ON REPLACEMENT OF A *COVERED *AUTO, THE MOST *WE WILL PAY IS *YOUR ACTUAL COST EXCLUSIVE OF *YOUR PROFIT, HOLDBACK, OR OVERHEAD EXPENSES.

WHEN SETTLEMENT IS BASED ON REPAIR OF A *COVERED *AUTO, THE MOST *WE WILL PAY IS:

- (1) 65% OF THE *RETAIL *CHARGES UNLESS STATED OTHERWISE IN THE DECLARATIONS, WHEN LABOR IS PERFORMED OR WHEN PARTS OR MATERIAL ARE FURNISHED BY *YOU;
- (2) TOTAL EXPENSES INCURRED BY *YOU IF *LOSS IS CAUSED BY *COLLISION, IMPACT WITH A BIRD OR ANIMAL, THEFT, OR MALICIOUS MISCHIEF WHEN THE LABOR IS PERFORMED OR WHEN PARTS OR MATERIAL ARE FURNISHED BY A FACILITY NOT OWNED BY OR OTHERWISE AFFILIATED WITH *YOU;
- (3) TOTAL EXPENSES INCURRED BY *YOU WHEN *LOSS OCCURS, AND THE *COVERED *AUTO IS REPAIRED, 100 MILES OR MORE FROM *YOUR PLACE OF BUSINESS.

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ENDORSEMENT NO. 186
BIC ADDENDUM
COVERAGE PART 330

THE FOLLOWING CHANGES ARE MADE TO ENDORSEMENT NO. 080 -
BUSINESS INCOME CONTINUATION:

THE MOST WE WILL PAY CONDITION IS AMENDED TO ADD:

- (3) REGARDING (1) AND (2) ABOVE, IF THE LIMIT
APPLIES TO MORE THAN ONE *LOCATION, *WE
WILL MULTIPLY THE AMOUNT INDICATED ABOVE
BY THE PRO RATA PERCENTAGE OF *GROSS *PROFIT
EARNED AT THE *LOCATION AT WHICH BUSINESS HAS
BEEN SUSPENDED. *WE WILL CALCULATE THIS
PERCENTAGE BY DIVIDING THE *GROSS *PROFIT
FOR THE *LOCATION AT WHICH BUSINESS HAS BEEN
SUSPENDED BY THE *GROSS *PROFIT FOR ALL
*LOCATIONS, BASED ON THE FINANCIAL STATEMENT
FOR THE FOUR MONTHS PRIOR TO THE *LOSS.

THE EXCLUSIONS - PERILS CONDITION IS AMENDED TO ADD:

(AA) *GOVERNMENT *CONFISCATION

THE * INDICATES THE WORD IS DEFINED IN THE
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EDITION 12-1995
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ENDORSEMENT NO. 203
UNINSURED MOTORISTS COVERAGE
COVERAGE PART 900
UNICOVER V

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THE INSURING AGREEMENT IS CHANGED TO ADD:

- D. UNINSURED MOTORISTS - ALL SUMS THE *INSURED IS LEGALLY ENTITLED TO RECOVER AS COMPENSATORY *DAMAGES FROM THE OWNER OR DRIVER OF AN *UNINSURED *MOTOR *VEHICLE. THE *DAMAGES MUST RESULT FROM (1) *BODILY *INJURY SUSTAINED BY THE *INSURED AND CAUSED BY AN *ACCIDENT OR (2) *PROPERTY *DAMAGE CAUSED BY AN *ACCIDENT, WHEN SUCH INSURANCE IS INCLUDED IN THE DECLARATIONS. THE OWNER'S OR DRIVER'S LIABILITY FOR THE *DAMAGES MUST RESULT FROM THE OWNERSHIP, MAINTENANCE OR USE OF THE *UNINSURED *MOTOR *VEHICLE.

THE DEFINITIONS CONDITION IS CHANGED TO READ:

"*ACCIDENT" INCLUDES CONTINUOUS OR REPEATED EXPOSURE TO THE SAME CONDITIONS RESULTING IN *BODILY *INJURY OR *PROPERTY *DAMAGE THE *INSURED NEITHER EXPECTED NOR INTENDED.

"*BODILY *INJURY" MEANS BODILY INJURY, SICKNESS OR DISEASE, INCLUDING DEATH RESULTING FROM ANY OF THESE.

"*COVERED *AUTO" MEANS ANY LAND MOTOR VEHICLE, TRAILER OR SEMITRAILER DESIGNED FOR TRAVEL ON PUBLIC ROADS WHICH IS INSURED BY THIS ENDORSEMENT AND SHOWN ON THE DECLARATIONS. COVERED AUTO DOES NOT INCLUDE *MOBILE *EQUIPMENT.

"*DAMAGES" MEANS AMOUNTS AWARDBLE BY A COURT OF LAW. DAMAGES DOES NOT MEAN CIVIL PENALTIES, FINES OR ASSESSMENTS.

"*FAMILY *MEMBER" MEANS A PERSON RELATED TO THE *INSURED BY BLOOD, MARRIAGE, ADOPTION, INCLUDING A WARD OR FOSTER CHILD, WHO IS A RESIDENT OF THE *INSURED'S HOUSEHOLD.

THE * INDICATES THE WORD IS DEFINED IN THE
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"*LOSS" MEANS DIRECT AND ACCIDENTAL DAMAGE OR LOSS.

"*MOBILE *EQUIPMENT" MEANS VEHICLES DESIGNED FOR USE PRINCIPALLY OFF PUBLIC ROADS, THOSE NOT REQUIRED TO BE LICENSED, AND THOSE LAND MOTOR VEHICLES, TRAILERS OR SEMI-TRAILERS DESIGNED FOR TRAVEL ON PUBLIC ROADS WHICH ARE USED SOLELY ON THE *INSURED'S PREMISES. IT INCLUDES, BUT IS NOT LIMITED TO, BULLDOZERS, POWER SHOVELS, ROLLERS, GRADERS, SCRAPERS, AND ANY OTHER ROAD CONSTRUCTION EQUIPMENT, FARM MACHINERY, CRANES, FORKLIFTS, PUMPS, GENERATORS, AIR COMPRESSORS, DRILLS, STREET SWEEPERS, RIGGERS, OR VEHICLES USED TO PROVIDE MOBILITY FOR ANY OF THESE WHEN PERMANENTLY ATTACHED TO THE EQUIPMENT.

"*OCCUPYING" MEANS BEING IN, ON, ENTERING INTO, GETTING OUT OF OR OFF OF.

"*OWNED *AUTO" MEANS AN *AUTO *YOU OWN OR *LEASE AND IS SCHEDULED IN THE DECLARATIONS, ANY *AUTO *YOU PURCHASE OR *LEASE AND ITS REPLACEMENT DURING THE COVERAGE PART PERIOD. IT ALSO MEANS ANY TRAILER DESIGNED FOR USE WITH THE TYPE OF *AUTOS SCHEDULED IN THE DECLARATIONS. IF *WE INSURED ALL *AUTOS *YOU OWN OR *LEASE, ADDITIONAL *AUTOS WILL BE COVERED THE DAY *YOU PURCHASE OR *LEASE THEM, IF *YOU NOTIFY *US WITHIN THE NEXT 60 DAYS.

"*PROPERTY *DAMAGE" MEANS INJURY TO OR DESTRUCTION OF:

- (1) A *COVERED *AUTO;
- (2) PROPERTY CONTAINED IN THE *COVERED *AUTO, A *FAMILY *MEMBER OR ANYONE ELSE *OCCUPYING THE *COVERED *AUTO.

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"*UNINSURED *MOTOR *VEHICLE" MEANS A LAND MOTOR VEHICLE OR TRAILER:

- (1) WHICH, AT THE TIME OF THE *ACCIDENT, WAS NOT INSURED OR BONDED IN AT LEAST THE AMOUNT REQUIRED BY THE APPLICABLE LAW WHERE A *COVERED *AUTO IS PRINCIPALLY GARAGED;
- (2) WHICH, AT THE TIME OF THE *ACCIDENT, WAS INSURED OR BONDED BUT THE INSURING OR BONDING COMPANY EITHER DENIED COVERAGE, OR BECOMES INSOLVENT;
- (3) WHICH IS A HIT AND RUN VEHICLE AND NEITHER THE OWNER NOR DRIVER CAN BE IDENTIFIED. THE VEHICLE MUST HIT AN *INSURED, A *COVERED *AUTO, OR A VEHICLE AN *INSURED IS *OCCUPYING.

HOWEVER, *UNINSURED *MOTOR *VEHICLE DOES NOT INCLUDE ANY VEHICLE:

- (1) OWNED OR OPERATED BY A SELF-INSURER UNDER ANY APPLICABLE MOTOR VEHICLE LAW;
- (2) OWNED BY A GOVERNMENTAL UNIT OR AGENCY;
- (3) DESIGNED FOR USE MAINLY OFF PUBLIC ROADS WHILE NOT ON PUBLIC ROADS.

WHO IS AN INSURED - WITH RESPECT TO THIS ENDORSEMENT, IS CHANGED TO READ:

- (1) *YOU;
- (2) ANY OF *YOUR PARTNERS, PAID EMPLOYEES, DIRECTORS, STOCKHOLDERS, EXECUTIVE OFFICERS, OR ANY *FAMILY *MEMBER WHILE *OCCUPYING A *COVERED *AUTO;
- (3) ANY OTHER PERSON WHILE *OCCUPYING A *COVERED *AUTO;
- (4) ANYONE FOR *DAMAGES THEY ARE ENTITLED TO RECOVER BECAUSE OF *BODILY *INJURY SUSTAINED BY ANOTHER *INSURED.

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EXCLUSIONS IS CHANGED TO READ:

- (A) ANY CLAIM SETTLED WITHOUT *OUR CONSENT;
- (B) THE DIRECT OR INDIRECT BENEFIT OF ANY INSURER OR SELF-INSURER UNDER ANY WORKER'S COMPENSATION, DISABILITY BENEFITS OR SIMILAR LAW;
- (C) THE DIRECT OR INDIRECT BENEFIT OF ANY INSURER OF PROPERTY, OR TO ANY *LOSS COVERED BY AUTO PHYSICAL DAMAGE INSURANCE IN THIS POLICY;
- (D) *BODILY *INJURY SUSTAINED BY AN *INSURED, OR ANY *FAMILY *MEMBER, WHILE *OCCUPYING OR STRUCK BY ANY VEHICLE OWNED BY AN *INSURED, OR ANY *FAMILY *MEMBER WHICH IS NOT A *COVERED *AUTO;
- (F) ANYONE USING A VEHICLE WITHOUT A REASONABLE BELIEF THAT THE PERSON IS ENTITLED TO DO SO;
- (G) EXEMPLARY OR PUNITIVE *DAMAGES.

THE MOST WE WILL PAY IS CHANGED TO READ:

REGARDLESS OF THE NUMBER OF *COVERED *AUTOS, *INSUREDS, PREMIUMS CHARGED, CLAIMS MADE OR VEHICLES INVOLVED IN THE *ACCIDENT, THE MOST *WE WILL PAY FOR ALL *DAMAGES RESULTING FROM ONE *ACCIDENT IS THE LIMIT STATED IN THE DECLARATIONS, LESS ANY APPLICABLE DEDUCTIBLE.

WITH RESPECT TO PERSONS INSURED BY PART (3) OF WHO IS AN INSURED, THE MOST *WE WILL PAY IS THAT PORTION OF SUCH LIMIT NEEDED TO COMPLY WITH THE MINIMUM LIMITS PROVISION OF THE FINANCIAL RESPONSIBILITY OR MINIMUM LIABILITY LAW IN THE JURISDICTION WHERE THE *ACCIDENT TOOK PLACE. WHEN THERE IS SUCH OTHER INSURANCE APPLICABLE, *WE WILL PAY ONLY THE AMOUNT NEEDED TO COMPLY WITH SUCH MINIMUM LIMITS AFTER SUCH OTHER INSURANCE HAS BEEN EXHAUSTED.

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ANY AMOUNT PAYABLE UNDER THIS INSURANCE WILL BE REDUCED BY ALL SUMS PAID OR PAYABLE (1) UNDER ANY WORKER'S COMPENSATION, DISABILITY BENEFITS OR SIMILAR LAW, AND (2) FOR ANYONE WHO IS LEGALLY RESPONSIBLE, INCLUDING ALL SUMS PAID UNDER ANY OTHER COVERAGE PART OF THIS POLICY.

ANY AMOUNT PAID UNDER THIS ENDORSEMENT WILL REDUCE ANY AMOUNT AN *INSURED MAY BE PAID UNDER ANY OTHER COVERAGE PART OF THIS POLICY.

INSURED'S DUTIES AFTER AN ACCIDENT OR LOSS IS CHANGED TO READ:

- (1) REPORT THIS TO *US AS SOON AS POSSIBLE. GIVE *US ALL THE DETAILS, INCLUDING WHERE, WHEN AND HOW IT HAPPENED, THE NAMES AND ADDRESSES OF PERSONS INVOLVED, INJURED, AND ANY WITNESSES.
- (2) PROMPTLY SEND *US ALL DOCUMENTS RECEIVED IN CONNECTION WITH THE *ACCIDENT;
- (3) COOPERATE AND ASSIST *US IN THE INVESTIGATION, SETTLEMENT, ENFORCEMENT OF CONTRIBUTION AND INDEMNIFICATION. THE *INSURED MAY NOT, EXCEPT AT THEIR EXPENSE, MAKE ANY OFFER OR PAYMENT, ASSUME ANY OBLIGATION OR INCUR ANY EXPENSE;
- (4) EXECUTE ANY DOCUMENTS TO HAVE MEDICAL REPORTS AND RECORDS RELEASED TO *US, AND TO SUBMIT TO PHYSICAL EXAMINATIONS BY PHYSICIANS CHOSEN BY *US AND AS OFTEN AS *WE DEEM NECESSARY.
- (5) PROMPTLY NOTIFY THE POLICE IF A HIT AND RUN DRIVER IS INVOLVED;
- (6) PERMIT *US TO INSPECT AND APPRAISE THE DAMAGED PROPERTY BEFORE ITS REPAIR OR DISPOSITION;
- (7) DO WHAT IS REASONABLY NECESSARY AFTER *LOSS, AT *OUR EXPENSE, TO PROTECT THE *COVERED *AUTO FROM FURTHER *LOSS;
- (8) SUBMIT A PROOF OF *LOSS WHEN *WE REQUIRE IT.

THE OTHER INSURANCE CONDITION IS CHANGED TO READ:

THE INSURANCE AFFORDED BY THIS ENDORSEMENT IS EXCESS OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE.
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THE FOLLOWING CONDITION IS ADDED:

ARBITRATION - WITH RESPECT TO *BODILY *INJURY, IF *WE AND AN *INSURED CAN'T AGREE WHETHER THE *INSURED IS LEGALLY ENTITLED TO RECOVER *DAMAGES FROM THE OWNER OR DRIVER OF AN *UNINSURED *MOTOR *VEHICLE OR DO NOT AGREE AS TO THE AMOUNT OF *DAMAGES, EITHER PARTY MAY MAKE A WRITTEN DEMAND FOR ARBITRATION. IN THIS EVENT, EACH PARTY WILL SELECT AN ARBITRATOR. THE TWO ARBITRATORS WILL SELECT A THIRD ARBITRATOR. IF THEY CANNOT AGREE WITHIN 30 DAYS, EITHER MAY REQUEST THAT SELECTION BE MADE BY A JUDGE OF A COURT HAVING JURISDICTION. EACH PARTY WILL PAY THE EXPENSES IT INCURS AND BEAR THE EXPENSES OF THE THIRD ARBITRATOR EQUALLY.

UNLESS BOTH PARTIES AGREE OTHERWISE, ARBITRATION WILL TAKE PLACE IN THE COUNTY IN WHICH THE *INSURED LIVES. LOCAL RULES OF LAW AS TO ARBITRATION PROCEDURE AND EVIDENCE WILL APPLY. A DECISION AGREED TO BY TWO OF THE ARBITRATORS WILL BE BINDING AND NOT APPEALABLE.

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ENDORSEMENT NO. 216
EXTENSION OF CREDIT EXCLUSION DELETED
COVERAGE PART 300
UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE PART 300 - AUTO INVENTORY, EXCLUSIONS--PART (6) OF EX-
CLUSION (D) IS DELETED.

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EXCLUSION OF YEAR 2000 AND OTHER DATE-RELATED LOSSES

COVERAGE PART 330

UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS EXCLUSION MODIFIES INSURANCE PROVIDED UNDER PROPERTY COVERAGE PART 330 AND ALL ENDORSEMENTS ATTACHED THERETO AND SUPERSEDES ANY POLICY PROVISIONS TO THE CONTRARY.

DEFINITIONS

THE FOLLOWING IS ADDED TO THE DEFINITIONS CONDITION:

*EMBEDDED *SYSTEM MEANS ANY MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE OF ANY TYPE WHICH IS A COMPONENT OF ANY ELECTRONIC OR MECHANICAL DEVICE, APPLIANCE, OR EQUIPMENT. *EMBEDDED *SYSTEM ALSO MEANS ANY OPERATING SYSTEM, APPLICATION, OR SOFTWARE THAT IS USED WITH ANY SUCH MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE.

THE DEFINITION OF *LOSS IS REPLACED BY:

*LOSS MEANS DIRECT PHYSICAL LOSS OR DAMAGE OCCURRING DURING THE COVERAGE PART PERIOD. WITH RESPECT TO *EXTENDED *THEFT, ALL TRANSACTIONS WITH ANY ONE PERSON, ORGANIZATION, GROUP OF INDIVIDUALS OR RING WILL BE DEEMED TO BE ONE *LOSS.

*LOSS SHALL NOT BE DEEMED TO INCLUDE ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, PROBLEM, OR REDUCED USEFULNESS RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION, OR *DATA.

EXCLUSIONS

THE FOLLOWING IS ADDED TO THE EXCLUSIONS CONDITION:

- I. *WE WILL NOT PAY FOR *LOSS CAUSED, WHETHER WHOLLY OR IN PART, DIRECTLY OR INDIRECTLY, REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO THE *LOSS, BY ANY OF THE FOLLOWING:

THE * INDICATES THE WORD IS DEFINED IN THE
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A. ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED
FAILURE, MALFUNCTION, PROBLEM, DEFICIENCY, FAULT,
INADEQUACY, OR REDUCED USEFULNESS OF:

(1) ANY OF THE FOLLOWING, (WHETHER OWNED, POSSESSED OR
CONTROLLED BY ANY *INSURED OR ANY OTHERS):

(A) COMPUTER HARDWARE;

(B) COMPUTER SOFTWARE;

(C) COMPUTER APPLICATIONS;

(D) COMPUTER OPERATING SYSTEMS AND RELATED
SOFTWARE;

(E) COMPUTER NETWORKS, NETWORKING EQUIPMENT, OR
DATA TRANSMISSION SYSTEMS;

(F) AN *EMBEDDED *SYSTEM;

(G) ELECTRONIC *MEDIA OR *DATA; OR

(H) ANY OTHER COMPUTERIZED OR ELECTRONIC
EQUIPMENT, DEVICES, OR COMPONENTS; OR

(2) ANY PRODUCTS, SERVICES, OR *DATA, WHETHER OWNED,
POSSESSED, CONTROLLED, PROVIDED, OR PERFORMED BY,
FOR OR ON BEHALF OF ANY *INSURED OR ANY OTHERS,
THAT DIRECTLY OR INDIRECTLY USES OR RELIES UPON, IN
ANY MANNER, ANY OF THE ITEMS LISTED IN PARAGRAPH
I.A.(1) ABOVE;

RELATING TO OR RESULTING FROM ANY DATE-RELATED
FUNCTION, OPERATION OR *DATA INCLUDING, BUT NOT
LIMITED TO, ANY FUNCTION, OPERATION OR *DATA RELATED TO
THE YEAR 2000 AND BEYOND.

THE * INDICATES THE WORD IS DEFINED IN THE
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- B. ANY ADVICE, CONSULTATION, DESIGN, EVALUATION, INSPECTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, SUPERVISION, OR ANY OTHER SERVICE, PROVIDED OR PERFORMED, OR NOT PROVIDED OR PERFORMED AT ANY TIME TO TEST FOR, DETERMINE, EVALUATE, RECTIFY, VERIFY, OR CHECK FOR ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL OR ALLEGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, OR REDUCED USEFULNESS OF ANY OF THE ITEMS DESCRIBED IN PARAGRAPH I.A.(1) AND PARAGRAPH I.A.(2) ABOVE RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION OR *DATA.
- II. IF AN EXCLUDED PERIL DESCRIBED IN PARAGRAPH I. RESULTS IN *LOSS CAUSED BY A *SPECIFIED *PERIL, *WE WILL PAY ONLY FOR THAT PORTION OF *LOSS THAT DIRECTLY RESULTS FROM SUCH COVERED *SPECIFIED *PERIL, SUBJECT TO THE OTHER TERMS, CONDITIONS, AND EXCLUSIONS OF THIS COVERAGE PART.
- III. *WE WILL NOT PAY FOR REPAIR, REPLACEMENT, MODIFICATION, ENHANCEMENT, OR UPGRADE OF ANY ITEMS DESCRIBED IN PARAGRAPH I.A.(1) AND PARAGRAPH I.A.(2) ABOVE IN ORDER TO PROVIDE ANY SUCH ITEM THE ABILITY TO RECOGNIZE, PROCESS, DISTINGUISH, INTERPRET OR ACCEPT ANY DATE-RELATED INFORMATION OR *DATA.

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EXCLUSION - YEAR 2000 AND OTHER DATE-RELATED LOSSES
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UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

THE FOLLOWING IS ADDED TO THE DEFINITIONS CONDITION:

*EMBEDDED *SYSTEM MEANS ANY MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE OF ANY TYPE WHICH IS A COMPONENT OF ANY ELECTRONIC OR MECHANICAL DEVICE, APPLIANCE, OR EQUIPMENT. *EMBEDDED *SYSTEM ALSO MEANS ANY OPERATING SYSTEM, APPLICATION, OR SOFTWARE THAT IS USED WITH ANY SUCH MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE.

EXCLUSIONS

WITH RESPECT TO THE COVERAGE(S) PROVIDED UNDER THIS COVERAGE PART, THE FOLLOWING ADDITIONAL EXCLUSION APPLIES AND SUPERSEDES ANY POLICY PROVISION TO THE CONTRARY.

THIS INSURANCE DOES NOT APPLY TO:

- (1) *INJURY, *DAMAGES, *OCCURRENCE, *SUIT OR *COVERED *POLLUTION *DAMAGES (EXCEPT WHEN THESE ARISE FROM THE *AUTO *HAZARD), *EMPLOYMENT *RELATED *DEFENSE, *CUSTOMER *COMPLAINT *DEFENSE, OR *STATUTE AND *TITLE *E&O AS DEFINED IN GARAGE COVERAGE PART 500; OR
- (2) *INJURY, *DAMAGES, *OCCURRENCE, *SUIT, *COVERED *POLLUTION *DAMAGES, ARISING OUT OF THE CONTRACTORS, PREMISES, PRODUCTS-COMPLETED OPERATIONS OR WATERCRAFT HAZARDS; OR DEFENSE COSTS OTHERWISE PAYABLE UNDER EMPLOYMENT RELATED DEFENSE OR CUSTOMER COMPLAINT DEFENSE ARISING FROM A *SUIT, AS DEFINED IN GENERAL LIABILITY COVERAGE PART 950; OR
- (3) *LOSS AS DEFINED IN UMBRELLA COVERAGE PART 980;

THE * INDICATES THE WORD IS DEFINED IN THE COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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UNICOVER V

ARISING OUT OF OR TRACEABLE TO, WHETHER WHOLLY OR IN PART,
DIRECTLY OR INDIRECTLY, REGARDLESS OF ANY OTHER CAUSE OR EVENT
THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO SUCH
*DAMAGES, *INJURY, *OCCURENCE, *LOSS OR *SUIT DESCRIBED IN ITEMS
(1), (2) AND (3) ABOVE, BY THE FOLLOWING:

A. ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED
FAILURE, MALFUNCTION, PROBLEM, DEFICIENCY, FAULT, INADEQUACY
OR REDUCED USEFULNESS OF:

- (1) ANY OF THE FOLLOWING (WHETHER OWNED, POSSESSED,
CONTROLLED, OR OPERATED BY ANY *INSURED OR ANY OTHERS):
 - (A) COMPUTER HARDWARE;
 - (B) COMPUTER SOFTWARE;
 - (C) COMPUTER APPLICATIONS;
 - (D) COMPUTER OPERATING SYSTEMS AND RELATED
SOFTWARE;
 - (E) COMPUTER NETWORKS, NETWORKING EQUIPMENT
OR DATA TRANSMISSION SYSTEMS;
 - (F) AN *EMBEDDED *SYSTEM;
 - (G) ELECTRONIC MEDIA OR DATA; OR
 - (H) ANY OTHER COMPUTERIZED OR ELECTRONIC EQUIPMENT
DEVICES OR COMPONENTS; OR
- (2) ANY PRODUCTS, SERVICES OR DATA, WHETHER OWNED,
POSSESSED, CONTROLLED, PROVIDED, OR PERFORMED BY, FOR
OR ON BEHALF OF ANY *INURED OR ANY OTHERS, THAT
DIRECTLY OR INDIRECTLY USES OR RELIES UPON, IN ANY
MANNER, ANY OF THE ITEMS LISTED IN PARAGRAPH A. (1)
ABOVE;

THE * INDICATES THE WORD IS DEFINED IN THE
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(3) *YOUR *PRODUCT(S) OR ANY PART OF IT; OR

(4) *YOUR *WORK OR ANY PART OF IT;

RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION,
OPERATION OR DATA INCLUDING, BUT NOT LIMITED TO, ANY
FUNCTION, OPERATION OR DATA RELATED TO THE YEAR 2000 AND
BEYOND.

- B. ANY ADVICE, CONSULTATION, DESIGN, EVALUATION, INSPECTION,
INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, SUPERVISION,
OR ANY OTHER SERVICE, PROVIDED OR PERFORMED, OR NOT PROVIDED
OR PERFORMED, AT ANY TIME TO TEST FOR, DETERMINE, EVALUATE,
RECTIFY, VERIFY OR CHECK FOR ANY POSSIBLE, POTENTIAL,
ANTICIPATED, ACTUAL OR ALLEGED FAILURE, MALFUNCTION,
DEFICIENCY, FAULT, INADEQUACY, OR REDUCED USEFULNESS OF ANY
OF THE ITEMS DESCRIBED IN PARAGRAPH A.(1) THROUGH PARAGRAPH
A.(4) ABOVE RELATING TO OR RESULTING FROM ANY DATE-RELATED
FUNCTION, OPERATION OR DATA.
- C. ANY FAILURE TO WARN, ALERT, CAUTION, NOTIFY, OR ADVISE OF
ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL OR ALLEGED
FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, OR
REDUCED USEFULNESS OF ANY OF THE ITEMS DESCRIBED IN
PARAGRAPH A.(1) THROUGH PARAGRAPH A.(4) ABOVE RELATING TO
OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION
OR DATA.

THE * INDICATES THE WORD IS DEFINED IN THE
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

THE FOLLOWING IS ADDED TO THE DEFINITIONS CONDITION:

*EMBEDDED *SYSTEM MEANS ANY MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE OF ANY TYPE WHICH IS A COMPONENT OF ANY ELECTRONIC OR MECHANICAL DEVICE, APPLIANCE, OR EQUIPMENT. *EMBEDDED *SYSTEM ALSO MEANS ANY OPERATING SYSTEM, APPLICATION, OR SOFTWARE THAT IS USED WITH ANY SUCH MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE.

THE DEFINITION OF *LOSS IS REPLACED BY:

*LOSS MEANS LOSS OF OR DAMAGE TO THE PROPERTY DESCRIBED IN THE INSURING AGREEMENT DURING THE COVERAGE PART PERIOD FROM THE CAUSES DESCRIBED IN THE INSURING AGREEMENT. ALL *LOSS CAUSED BY, OR INVOLVING, ONE OR MORE *EMPLOYEES, OR ACT OR SERIES OF ACTS INVOLVING ONE OR MORE PERSONS WILL BE DEEMED TO BE ONE *LOSS. WITH RESPECT TO LOSS FROM WITHIN THE BUILDING AND LOSS OUTSIDE THE BUILDING, ALL *LOSS FROM ANY EVENT OR SERIES OF EVENTS WILL ALSO BE DEEMED ONE *LOSS.

*LOSS SHALL NOT BE DEEMED TO INCLUDE ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, PROBLEM, OR REDUCED USEFULNESS RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION, OR DATA.

EXCLUSIONS

THE FOLLOWING IS ADDED TO THE EXCLUSIONS CONDITION:

- I. WITH RESPECT TO THE COVERAGE PROVIDED UNDER THIS COVERAGE PART THE FOLLOWING ADDITIONAL EXCLUSION APPLIES AND SUPERSEDES ANY POLICY PROVISIONS TO THE CONTRARY.

*WE WILL NOT PAY FOR *LOSS CAUSED, WHETHER WHOLLY OR IN PART, DIRECTLY OR INDIRECTLY, REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO THE *LOSS, BY ANY OF THE FOLLOWING:

THE * INDICATES THE WORD IS DEFINED IN THE COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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A. ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED
FAILURE, MALFUNCTION, PROBLEM, DEFICIENCY, FAULT,
INADEQUACY, OR REDUCED USEFULNESS OF:

(1) ANY OF THE FOLLOWING, (WHETHER OWNED, POSSESSED,
CONTROLLED OR OPERATED BY ANY *INSURED OR ANY
OTHERS) :

(A) COMPUTER HARDWARE;

(B) COMPUTER SOFTWARE;

(C) COMPUTER APPLICATIONS;

(D) COMPUTER OPERATING SYSTEMS AND RELATED
SOFTWARE;

(E) COMPUTER NETWORKS, NETWORKING EQUIPMENT, OR
DATA TRANSMISSION SYSTEMS;

(F) AN *EMBEDDED *SYSTEM;

(G) ELECTRONIC MEDIA OR DATA; OR

(H) ANY OTHER COMPUTERIZED OR ELECTRONIC
EQUIPMENT, DEVICES, OR COMPONENTS; OR

(2) ANY PRODUCTS, SERVICES, OR DATA, WHETHER
OWNED, POSSESSED, CONTROLLED, PROVIDED, OR
PERFORMED BY, FOR OR ON BEHALF OF ANY
*INSURED OR ANY OTHERS, THAT DIRECTLY OR
INDIRECTLY USES OR RELIES UPON, IN ANY
MANNER, ANY OF THE ITEMS LISTED IN PARAGRAPH
I.A.(1) ABOVE;

RELATING TO OR RESULTING FROM ANY DATE-RELATED
FUNCTION, OPERATION OR DATA INCLUDING, BUT NOT
LIMITED TO, ANY FUNCTION, OPERATION OR DATA RELATED
TO THE YEAR 2000 AND BEYOND.

THE * INDICATES THE WORD IS DEFINED IN THE
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B. ANY ADVICE, CONSULTATION, DESIGN, EVALUATION, INSPECTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, SUPERVISION, OR ANY OTHER SERVICE, PROVIDED OR PERFORMED, OR NOT PROVIDED OR PERFORMED, AT ANY TIME TO TEST FOR, DETERMINE, EVALUATE, RECTIFY, VERIFY, OR CHECK FOR ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL OR ALLEGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, OR REDUCED USEFULNESS OF ANY OF THE ITEMS DESCRIBED IN PARAGRAPH I.A.(1) AND PARAGRAPH I.A.(2) ABOVE RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION OR DATA.

II. IF AN EXCLUDED PERIL DESCRIBED IN PARAGRAPH I. RESULTS IN *LOSS CAUSED BY ANY OF THE FOLLOWING AS THEY ARE DESCRIBED IN THE INSURING AGREEMENT:

- (1) EMPLOYEE DISHONESTY;
- (2) LOSS FROM WITHIN THE BUILDING;
- (3) LOSS OUTSIDE THE BUILDING;
- (4) MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY;
- (5) DEPOSITOR'S FORGERY;
- (6) EXTORTION;

*WE WILL PAY ONLY FOR THAT PORTION OF *LOSS DIRECTLY CAUSED BY (1) THROUGH (6) ABOVE, SUBJECT TO THE OTHER TERMS, CONDITIONS, AND EXCLUSIONS IN THIS COVERAGE PART.

III. *WE WILL NOT PAY FOR REPAIR, REPLACEMENT, MODIFICATION, ENHANCEMENT, OR UPGRADE OF ANY ITEMS DESCRIBED IN PARAGRAPH I.A.(1) AND PARAGRAPH I.A.(2) ABOVE IN ORDER TO PROVIDE SUCH ITEM THE ABILITY TO RECOGNIZE, PROCESS, DISTINGUISH, INTERPRET OR ACCEPT ANY DATE-RELATED INFORMATION OR DATA.

THE * INDICATES THE WORD IS DEFINED IN THE COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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COVERAGE PART 970
UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

THE FOLLOWING IS ADDED TO THE DEFINITIONS CONDITION:

*EMBEDDED *SYSTEM MEANS ANY MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE OF ANY TYPE WHICH IS A COMPONENT OF ANY ELECTRONIC OR MECHANICAL DEVICE, APPLIANCE, OR EQUIPMENT. *EMBEDDED *SYSTEM ALSO MEANS ANY OPERATING SYSTEM, APPLICATION, OR SOFTWARE THAT IS USED WITH ANY SUCH MICROPROCESSOR, COMPUTER CHIP, INTEGRATED CIRCUIT, EMBEDDED CHIP, OR TRANSISTORIZED MODULE.

EXCLUSIONS

THE FOLLOWING IS ADDED TO THE EXCLUSIONS CONDITION:

EXCLUSION (F) IS AMENDED TO ADD THE FOLLOWING:

PART (2) OF THE EXCEPTION TO EXCLUSION (F) ALSO DOES NOT APPLY TO *LOSS ARISING OUT OF OR TRACEABLE TO, WHETHER WHOLLY OR IN PART, DIRECTLY OR INDIRECTLY, REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO SUCH *LOSS BY THE FOLLOWING:

A. ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL, OR ALLEGED FAILURE, MALFUNCTION, PROBLEM, DEFICIENCY, FAULT, INADEQUACY, OR REDUCED USEFULNESS OF:

- (1) ANY OF THE FOLLOWING, (WHETHER OWNED, POSSESSED, CONTROLLED, OR OPERATED BY ANY "INSURED" OR ANY OTHERS):
 - (A) COMPUTER HARDWARE;
 - (B) COMPUTER SOFTWARE;
 - (C) COMPUTER APPLICATIONS;
 - (D) COMPUTER OPERATING SYSTEMS AND RELATED SOFTWARE;

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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- (E) COMPUTER NETWORKS, NETWORKING EQUIPMENT, OR DATA TRANSMISSION SYSTEMS;
 - (F) AN *EMBEDDED *SYSTEM;
 - (G) ELECTRONIC MEDIA OR DATA; OR
 - (H) ANY OTHER COMPUTERIZED OR ELECTRONIC EQUIPMENT, DEVICES, COMPONENTS; OR
- (2) ANY PRODUCT(S), SERVICES, OR DATA, WHETHER OWNED, POSSESSED, CONTROLLED, PROVIDED, OR PERFORMED BY, FOR OR ON BEHALF ON ANY *INSURED OR ANY OTHERS, THAT DIRECTLY OR INDIRECTLY USES OR RELIES UPON, IN ANY MANNER, ANY OF THE ITEMS LISTED IN PARAGRAPH A.(1) ABOVE;

RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION OR DATA INCLUDING, BUT NOT LIMITED TO, ANY FUNCTION, OPERATION OR DATA RELATED TO THE YEAR 2000 AND BEYOND.

- B. ANY ADVICE, CONSULTATION, DESIGN, EVALUATION, INSPECTION, INSTALLATION, MAINTENANCE, REPAIR, REPLACEMENT, SUPERVISION, OR ANY OTHER SERVICE, PROVIDED OR PERFORMED, OR NOT PROVIDED OR PERFORMED, AT ANY TIME TO TEST FOR, DETERMINE, EVALUATE, RECTIFY, VERIFY OR CHECK FOR ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL OR ALLEGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY, OR REDUCED USEFULNESS OF ANY OF THE ITEMS DESCRIBED IN PARAGRAPH A.(1) AND PARAGRAPH A.(2) ABOVE RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION OR DATA.
- C. ANY FAILURE TO WARN, ALERT, CAUTION, NOTIFY, OR ADVISE OF ANY POSSIBLE, POTENTIAL, ANTICIPATED, ACTUAL OR ALLGED FAILURE, MALFUNCTION, DEFICIENCY, FAULT, INADEQUACY OR REDUCED USEFULNESS OF ANY OF THE ITEMS DESCRIBED IN PARAGRAPH A.(1) AND PARAGRAPH A.(2) ABOVE RELATING TO OR RESULTING FROM ANY DATE-RELATED FUNCTION, OPERATION OR DATA.

THE * INDICATES THE WORD IS DEFINED IN THE
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ENDORSEMENT NO. 511
WELFARE AND PENSION BENEFIT PLAN
COVERAGE PART 380
UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WHEN EMPLOYEE DISHONESTY INSURANCE IS SHOWN IN THE DECLARATIONS AS SUBJECT TO THIS ENDORSEMENT, SUCH INSURANCE IS CHANGED AS FOLLOWS:

THE DEFINITION OF "*EMPLOYEE" IS CHANGED TO ADD:

WITH RESPECT TO ANY EMPLOYEE WELFARE AND PENSION BENEFIT PLAN SHOWN IN THE DECLARATIONS AS AN *INSURED, "*EMPLOYEE" MEANS ANY PERSON WHO IS (A) *YOUR DIRECTOR OR TRUSTEE OR (B) A TRUSTEE, MANAGER, OFFICER OR *EMPLOYEE OF SUCH PLAN, WHILE THEY ARE ENGAGED IN THE HANDLING OF FUNDS OR OTHER PROPERTY OF SUCH PLAN OWNED, CONTROLLED OR OPERATED BY *YOU.

PART (2) OF THE DEFINITION OF "*EMPLOYEE", AND EXCLUSION (A) DO NOT APPLY TO ANY *LOSS CAUSED BY ANY *EMPLOYEE AS DEFINED IN THIS ENDORSEMENT.

ANY DEDUCTIBLE SHOWN IN THE DECLARATIONS AS APPLICABLE TO EMPLOYEE DISHONESTY DOES NOT APPLY TO *LOSS CAUSED BY ANY *EMPLOYEE AS DEFINED IN THIS ENDORSEMENT.

IF THE *INSURED FIRST NAMED IN THE DECLARATIONS IS AN ENTITY OTHER THAN A PLAN, ANY PAYMENT *WE MAKE TO THAT *INSURED FOR *LOSS SUSTAINED BY ANY PLAN WILL BE HELD BY THAT *INSURED FOR THE USE AND BENEFIT OF THE PLAN(S) SUSTAINING THE *LOSS.

THE * INDICATES THE WORD IS DEFINED IN THE
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ENDORSEMENT NO. 528
SPECIAL CANCELLATION PROVISION
ALL COVERAGE PARTS
UNICOVER V

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ONLY WITH RESPECT TO THE PERSON OR ORGANIZATIONS SHOWN IN THE DECLARATIONS AS SUBJECT TO THIS ENDORSEMENT, THE CANCELLATION CONDITION IN THE GENERAL CONDITIONS IS CHANGED TO REPLACE "10 DAYS" WITH THE NUMBER OF DAYS SHOWN IN THE DECLARATIONS AS APPLICABLE TO THIS ENDORSEMENT.

THIS ENDORSEMENT DOES NOT APPLY IF *WE CANCEL BECAUSE OF NON-PAYMENT OF THE PREMIUM WHEN DUE.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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ENDORSEMENT NO. 532
OTHER INSURED - COVERAGE PART 500
(OTHER THAN AUTOS)

THE WHO IS AN INSURED CONDITION IN THIS COVERAGE PART IS CHANGED BY ADDING THE FOLLOWING TO "WITH RESPECT TO *GARAGE *OPERATIONS, (OTHER THAN THE *AUTO *HAZARD *CUSTOMER *COMPLAINT *DEFENSE OR *STATUTE *AND *TITLE *E & *O):

- (4) THE PERSON OR ORGANIZATION SHOWN IN THE DECLARATIONS AS APPLICABLE TO THIS ENDORSEMENT, ITS DIRECTORS, OFFICERS AND EMPLOYEES, BUT ONLY WITH RESPECT TO *YOUR NEGLIGENT ACTS.

IF THE *INJURY ARISES OUT OF *YOUR MAINTENANCE, OPERATION OR USE OF EQUIPMENT LEASED TO *YOU BY SUCH PERSONS OR ORGANIZATION, THIS ENDORSEMENT DOES NOT APPLY TO ANY *OCCURRENCE WHICH TAKES PLACE AFTER THE LEASE EXPIRES.

THE * INDICATES THE WORD IS DEFINED IN THE COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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ENDORSEMENT NO. 561
SPECIAL ASBESTOS LIMITATION
COVERAGE PART 970 & 980

THE FOLLOWING IS ADDED TO THE CONDITIONS PROVISIONS OF THIS
COVERAGE PART:

ASBESTOS LIMITATION - THIS INSURANCE DOES NOT APPLY TO
*INJURY ARISING OUT OF THE MANUFACTURE, DISTRIBUTION,
SALE, RESALE, REBRANDING, INSTALLATION, REPAIR, REMOVAL,
ENCAPSULATION, ABATEMENT, REPLACEMENT OR HANDLING OF, OR
EXPOSURE TO ASBESTOS OR PRODUCTS CONTAINING ASBESTOS
WHETHER OR NOT THE ASBESTOS IS OR WAS AT ANY TIME AIRBORNE
AS A FIBER OR PARTICLE, CONTAINED IN A PRODUCT, CARRIED
ON CLOTHING, INHALED, TRANSMITTED IN ANY FASHION OR FOUND
IN ANY FORM WHATSOEVER.

THIS EXCLUSION APPLIES ONLY TO THAT PORTION OF THE LIMIT
OF LIABILITY IN EXCESS OF THE AMOUNT SHOWN IN THE
DECLARATIONS AS "SPECIAL ASBESTOS LIMIT".

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.

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ENDORSEMENT NO. 650
RENTAL COVERAGE AMENDED
COVERAGE PARTS 300 & 500

THE FOLLOWING CHANGES ARE MADE WHEN THIS ENDORSEMENT IS SHOWN IN
THE DECLARATIONS FOR (1) COVERAGE PART 300 AND/OR (2) COVERAGE
PART 500:

EXCLUSIONS

EXCLUSION (J) IN COVERAGE PART 300 IS REPLACED BY:

(J) TO A *COVERED *AUTO LEASED OR RENTED TO OTHERS,
INCLUDING WHILE IT IS LISTED IN *YOUR RECORDS AS
PART OF *YOUR RENTAL OR LEASING FLEET. THIS EXCLUSION
DOES NOT APPLY TO *YOUR PARTNERS, OWNERS, EMPLOYEES,
OFFICERS, STOCKHOLDERS AND DIRECTORS WHEN THE *COVERED
*AUTO IS RENTED OR LEASED TO THEM BY *YOU FOR USE IN
*YOUR BUSINESS.

PART (1) (III) (2) OF EXCLUSION (I) IN COVERAGE PART 500 IS
DELETED IN ITS ENTIRETY.

THE * INDICATES THE WORD IS DEFINED IN THE
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ENDORSEMENT NO. 668
LENDER'S LOSS PAYABLE
COVERAGE PART 300 & 330

COVERED *LOSS WILL BE PAID TO *YOU AND THE LOSS PAYEE SHOWN IN
THE DECLARATIONS AS INTEREST MAY APPEAR.

THE LOSS PAYEE'S RIGHT TO *LOSS PAYMENT WILL NOT BE AFFECTED BY:

- (A) *YOUR ACTIONS OR INACTIONS;
- (B) *YOUR FAILURE TO COMPLY WITH THE TERMS OF THIS COVERAGE
PART;
- (C) FORECLOSURE OR SIMILAR PROCEEDINGS.

IN ORDER FOR THE LOSS PAYEE TO PRESERVE ITS RIGHTS TO *LOSS
PAYMENT, IT MUST:

- (A) PAY ANY PREMIUMS DUE AT *OUR REQUEST WHEN *YOU HAVE
FAILED TO DO SO;
- (B) SUBMIT A SIGNED SWORN STATEMENT OF LOSS WITHIN 60
DAYS OF *OUR NOTICE TO THEM OF *YOUR FAILURE TO DO SO;
- (C) PROMPTLY NOTIFY *US IF ANY CHANGE IN OWNERSHIP,
OCCUPANCY OR A SUBSTANTIAL CHANGE IN RISK WHEN IT
BECOMES KNOWN TO THEM;

ALL TERMS OF THIS COVERAGE PART WILL THEN APPLY DIRECTLY TO THE
LOSS PAYEE.

SHOULD PAYMENT BE MADE TO THE LOSS PAYEE, THAT WOULD NOT HAVE
BEEN PAID TO *YOU, THEIR RIGHTS TO RECOVER FROM *YOU WILL BECOME
*OUR RIGHTS. THIS WILL NOT IMPAIR THEIR RIGHTS TO RECOVER ANY
DEBT FROM *YOU OVER AND ABOVE THE *LOSS PAYMENT. AT *OUR OPTION,
*WE MAY PAY TO THE LOSS PAYEE THE WHOLE PRINCIPAL ON THE DEBT
PLUS ANY ACCRUED INTEREST. WHEN *WE DO, THE LOSS PAYEE MUST
ASSIGN THE DEBT OVER TO *US, AND *YOU MUST THEN REPAY *US.

IF *WE CANCEL OR NON-RENEW THIS COVERAGE PART, *WE WILL GIVE
THE LOSS PAYEE WRITTEN NOTICE OF AT LEAST:

- (A) 10 DAYS, IF *WE CANCEL FOR *YOUR NON-PAYMENT OF PREMIUM;
- (B) 30 DAYS, IF *WE CANCEL FOR ANY OTHER REASON;
- (C) 10 DAYS, IF *WE ELECT TO NON-RENEW THIS POLICY.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES.